

Alexander & Rosenbaum
FINANCIAL GROUP

F [REDACTED]

Enclosed is your new contract
with F+G for your records.
Please sign the enclosed delivery
receipt & return it to me
in the envelope provided.

Thanks again,

Dan

Privacy Notice



Rev February 1, 2011

FACTS	WHAT DOES FIDELITY & GUARANTY LIFE DO WITH YOUR PERSONAL INFORMATION?
	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Income • Medical information • Account transactions • Assets • Investment experience.
	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fidelity & Guaranty Life chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fidelity & Guaranty Life share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share

Questions? Visit us on the web at www.fglife.com.

Privacy Notice



Who we are	
Who is providing this notice?	Fidelity & Guaranty Life refers to: Fidelity & Guaranty Life Insurance Company, Baltimore, MD Fidelity & Guaranty Life Insurance Company of New York, New York, NY
What we do	
How does Fidelity & Guaranty Life protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Fidelity & Guaranty Life collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for insurance • pay insurance premiums • file an insurance claim • give us your income information • tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <p>Fidelity & Guaranty Life does not share with its affiliates.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <p>Fidelity & Guaranty Life does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Fidelity & Guaranty Life doesn't jointly market.</p>

Other important information

Upon your written request, we will send you a copy of relevant information we have about you in connection with your insurance contract(s). Please address your request to Fidelity & Guaranty Life Service Center, P.O. Box 81497, Lincoln, Nebraska 68501-1407. If you feel that our information is incorrect, let us know and we will review it. If we agree, we will correct our files. If we do not agree, you may file a short statement of dispute with us. This statement will be included with any information disclosure we make in the future, or sent to anyone you designate who may have received such information in the past two years, or as otherwise required by law.

We may choose to modify our policy regarding the treatment of non-personal information at any time. Before we do so, we will notify you and provide an updated notice.

FIDELITY & GUARANTY LIFE INSURANCE COMPANY

A STOCK COMPANY

Home Office: Baltimore, Maryland

This certificate is issued to the Owner named on the certificate information page and evidences the Owner's interest under the Group Contract. The Group Contract is issued to the Contractholder by the Company.

This certificate is issued in consideration of the application and payment of the single premium.

The single premium and any interest credited thereon accumulate until the annuity date. On the annuity date, we will apply the account value to the annuity option then in effect.

READ YOUR CERTIFICATE CAREFULLY. This annuity certificate is part of a legal Contract between the Contractholder and the Company. It is evidence of your benefits under that Group Contract. This certificate contains terms and provisions that are applicable to all Owners under the Group Contract. A copy of the Group Contract is held by the Contractholder. The terms of this certificate are contained on this page and those which follow.

Signed for the Company.



Lee Launer

President

AGENT NAME AND ADDRESS:

DANIEL ROSENBAUM
1 NORTHFIELD PLAZA
NORTHFIELD, IL 60093

(If applicable)

Countersigned at:

City: _____ State: _____ Date: _____

By Agent: _____

RIGHT TO CANCEL. If you decide not to keep this certificate, return it within 10 days after you receive it. It may be returned to the agent who sold this certificate or it may be mailed to us. The return of this certificate will void it from the beginning. The single premium paid will be refunded within 10 days of our receipt of this certificate.

YOU HAVE PURCHASED AN ANNUITY CERTIFICATE. CAREFULLY REVIEW IT FOR LIMITATIONS. CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE. AT THE END OF EACH GUARANTEE PERIOD, YOU HAVE 30 DAYS IN WHICH TO SURRENDER THIS CERTIFICATE WITH NO SURRENDER CHARGE. IF THE CERTIFICATE CONTINUES INTO A NEW GUARANTEE PERIOD, A NEW SET OF IDENTICAL SURRENDER CHARGES WILL APPLY.

SUBJECT TO THE GUARANTEED MINIMUM VALUES IN THE CERTIFICATE, THE CASH SURRENDER VALUES MAY INCREASE OR DECREASE BASED ON A MARKET VALUE ADJUSTMENT PRIOR TO THE DATE OR DATES SPECIFIED IN THE CERTIFICATE. THE MARKET VALUE ADJUSTMENT APPLIES WHEN A SURRENDER CHARGE APPLIES.

NOTICE TO OWNER: If you have questions or need information about this certificate or need assistance in resolving a complaint, please call Fidelity & Guaranty Life at 1-888-513-8797.

SINGLE PREMIUM DEFERRED ANNUITY

The credited interest rates are guaranteed for the time period shown on the certificate information page.

Nonparticipating: dividends are not payable.

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Any endorsements, restrictions, riders, or additional benefits follow Page 15.

Certificate Information

Certificate Number: L9742286	Contract Number: 132420	Contractholder: Trustee for OM Financial Group Insurance Trust	
<u>Owner(s) Name(s)</u> F [REDACTED] R [REDACTED]	<u>Birth Date(s)</u> [REDACTED], 1952	<u>Social Security Number(s)</u> [REDACTED]	Date of Issue: May 10, 2017
<u>Annuitant(s) Name(s)</u> F [REDACTED] R [REDACTED]	<u>Birth Date(s)</u> [REDACTED], 1952	Annuity Date: May 10, 2034	

(Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)

Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change on record.

Premium, Guarantee Period And Interest Rate

Single Premium Paid: \$30,000.00 Guarantee Period: 5 Years *

Credited Interest Rate: Credited daily to the single premium at an effective annual interest rate of 4.20% from May 10, 2017 through May 10, 2022.

Minimum Guaranteed Accumulation Interest Rate (For Initial Guarantee Period): 1.00%

First Year Additional Interest Rate: An additional 0.00% interest rate will be added to the credited rate for the first year.

*At the end of each guarantee period, the certificate will automatically renew for another 5-year guarantee period at the then current credited interest rate with identical surrender charges. A new minimum guaranteed accumulation interest rate will be determined as stated in the **Minimum Guaranteed Accumulation Interest Rate** provision. At the end of each guarantee period, you have 30 days in which to surrender this certificate with no surrender charges.

Annuity Option: Option 2. Life income with a guaranteed period of 10 years. This annuity option is described in the annuity benefits section.

Endorsements And Riders Attached:

- Waiver Of Surrender Charge - Nursing Home Rider, FGL WSC-NH-C (3-99)
- Waiver Of Surrender Charge - Terminal Illness Rider, FGL WSC-TI-C (3-99)
- Waiver Of Surrender Charge Rider - Unemployment, FGL-WSC-U-A-C (3-99)
- Waiver Of Surrender Charge - Death Of Owner Rider, FGL WSC-DOO-C (2001)
- Market Value Adjustment Rider, FGL MVAR-MYGA-87.5-F-C (3-04)
- Free Surrender - Partial Withdrawal Of Interest Rider, FGL FS-I-C (2001)

The information set forth on this page regarding the owner(s), beneficiary(ies), annuitant(s), annuity option, and annuity date is subject to any change submitted and on record in our home office.

Certificate Information (Cont'd)

Certificate Number: L9742286

Table Of Guaranteed Values

Full Certificate Years	End Of Year Account Value	End Of Year Surrender Value*	Surrender Factor**
1	31,260.00	28,560.00	9.00%
2	32,572.92	30,072.12	8.00%
3	33,940.98	31,660.88	7.00%
4	35,366.50	33,330.05	6.00%
5	36,851.89	35,083.57	5.00%
6	37,220.40	33,903.73	9.00%
7	37,592.60	34,614.97	8.00%
8	37,968.52	35,337.04	7.00%
9	38,348.16	36,070.05	6.00%
10	38,731.64	36,814.24	5.00%
11	39,118.95	39,118.95	0.00%
12	39,510.13	39,510.13	0.00%
13	39,905.23	39,905.23	0.00%
14	40,304.28	40,304.28	0.00%
15	40,707.32	40,707.32	0.00%
16	41,114.39	41,114.39	0.00%
17	41,525.53	41,525.53	0.00%
18	41,940.78	41,940.78	0.00%
19	42,360.18	42,360.18	0.00%
20	42,783.78	42,783.78	0.00%

The values are based on:

- The single premium paid as shown on the certificate information page.
- Interest credited during the guarantee period at the interest rates shown on the certificate information page and at the minimum guaranteed accumulation interest rate thereafter.
- Renewal of the guarantee period and identical surrender charges.
- No partial surrenders are made.

The guaranteed cash surrender values illustrated are prior to the application of a market value adjustment.

Values within any certificate year and at the end of certificate years not shown are calculated on the same basis. They will be furnished on request.

* Surrender value assumes your written request for surrender is not received within 30 days following the end of each guarantee period. If your written request for surrender is received by us within 30 days following the end of each guarantee period, the surrender value will equal the account value.

** There is no surrender factor applied if your written request for surrender is received within 30 days following the end of each guarantee period.

Definitions

Annuitant

The natural person on whose life the amount and duration of annuity payments depend. A joint annuitant or a contingent annuitant is a second person on whose life the amount and duration of annuity payments may depend. The annuitant may not be changed on or after the annuity date.

Annuity Date

The date the account value is applied to the annuity option then in effect. The annuity option and the amount and frequency of annuity payments become fixed on this date.

Annuity option

One of the annuity options described in the **annuity benefits** section.

Beneficiary

The person last named by you to receive the death benefit if the owner is already deceased. If the owner is deceased and there is no beneficiary living at the time that any death benefit first becomes payable, then that benefit will be paid to the contingent beneficiary or, if none is then living, to the estate of the last owner to die. The beneficiary or contingent beneficiary may also become the owner of this certificate as described under the **death of owner** provision in the **death** section.

Certificate Anniversary

The certificate anniversary is the day and month that coincide with the date of issue in subsequent years after issue.

Code

The Internal Revenue Code, as amended. All references in this certificate or in any attached rider, to and any section of the code or regulations include any amended or successor sections or regulations, as appropriate or required.

Date of Issue

The date we received and credited the single premium in our home office. The date of issue is shown on the certificate information page. Certificate months, years and anniversaries are measured from this date.

Group contract

The group single premium deferred annuity contract under which this certificate is issued.

Interest-bearing checking account

When this certificate describes any amounts which are payable by us, whether it is for surrenders, withdrawals, annuity payments, or a lump-sum death benefit, at our option, those payments will be made into an interest-bearing checking account established in the name of the owner, payee or recipient, as appropriate. The owner, payee or recipient, as appropriate, will be able to withdraw all or part of the proceeds in this account at any time. This does not apply to payments which are requested to be made to companies other than us. You may contact us for any information regarding this account. You may also request that we do not place the payments into this account.

Nonnatural Person

A corporation, trust, estate, partnership or other non-individual.

Owner

The person named in the application or in the most recent change on record entitled to ownership rights stated in this certificate. "Owner" includes any person who succeeds to the ownership rights of this certificate under the **Death of Owner** provision in the **DEATH** section. The Owner may be changed as stated in the **Ownership** provision.

We, Our, Us, Company

Fidelity & Guaranty Life Insurance Company.

Written Request

A request written to us and received by us on a form satisfactory to us.

You, Your

The Owner.

General Provisions

Any reference to annuitant, joint annuitant, beneficiary, contingent beneficiary, irrevocable beneficiary, Owner, contingent owner, and/or payee, may include multiple persons.

Age

Any provisions referring to age mean age at the nearest birthday.

Assignment

We will not be responsible for the validity or sufficiency of any assignment. To be binding on us, an executed assignment must be by written request and consented to by any irrevocable beneficiary. Your rights and any beneficiary's interest will be subject to the assignment. Assignment of this certificate may subject you to income and gift tax.

Changes to Certificate

After we receive and record a written request for a change in Owner, annuitant, or beneficiary, the change will take effect on the date the request was originally signed, even if the Owner who signed the request has since died. The change will be subject to any payments made or actions taken by us before the written request for change was received and recorded. We may require the return of this certificate for endorsement or otherwise in the event of a change. We reserve the right to issue a revised certificate Information page in the event of any change to this certificate.

Claims of Creditors

To the extent permitted by law, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.

General Provisions (Cont'd)

Compliance With Internal Revenue Service

This Certificate will be interpreted in a manner consistent with the requirements of Code section 72(s).

We reserve the right to amend this certificate from time to time to comply with any changes in the Code, regulations issued thereunder, and administrative rulings. Any such amendment will be promptly mailed to you at your last known address. We do not accept responsibility for the tax treatment of this certificate. You should consult your tax advisor.

Conformity With Statutes

If any provision in this certificate is in conflict with the laws of the state which govern this certificate, the provision will be deemed to be amended to conform with such laws.

Entire Contract

The entire Contract between the Contractholder and us consists of:

- The Group Contract;
- The Contractholder's application, a copy of which is attached and made a part of the Contract;
- All amendments, endorsements and riders which are attached; and
- The entire contract as to each Owner.

The entire contract for each Owner consists of:

- The Group Contract issued and held by the Contractholder;
- This Certificate;
- The application, a copy of which is attached and made a part of this Certificate; and
- All amendments, endorsements, riders or revised certificate Information page(s) which are attached to or mailed to your last known address.

Only the President, the Secretary, or a Vice President in our home office can agree to change or waive any provisions which are part of the entire contract. The change or waiver must be in writing.

Incontestability

We will not contest this certificate after the date of issue, except as provided in the **Misstatement of Birth Date** provision in the **ANNUITY BENEFITS** section.

Notification of Death

The death of any Owner or annuitant must be reported to us immediately. We are entitled to recover any overpayments made because of a failure to notify us of any such death. We are not responsible for any incorrect payments which result from a failure to immediately notify us of the death of any Owner or annuitant. From time to time we may require proof that the Owner or annuitant is still alive and may withhold any payments until such proof is received at our home office.

Payments

You may by, written request, receive all payments by check or draft from our home office. They will be sent to the recipient's last known address.

Protection of Benefits

Only you can assign, encumber or pledge any benefit paid under this certificate. To the extent permitted by law, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.

Qualified Plans

The trustee of a plan qualified under section 401(a) of the Internal Revenue Code may own this certificate as a plan investment. However, the trustee may not transfer ownership of this certificate to any participant under such a plan to provide plan benefits.

Ownership

Ownership Rights

At any time before the death benefit first becomes payable, you may:

- Exercise any of the rights under this certificate.
- Assign this certificate.
- Subject to our agreement, change or amend this certificate.

The **Death of Owner** provision in the **DEATH** section describes to whom ownership of this certificate will pass at the death of an Owner.

Joint Owners

Two natural persons may be named as joint owners. They will own this certificate as joint tenants with rights of survivorship. While both are alive, each must sign any written request made under this certificate.

Change of Owner

You may change ownership of this certificate by written request. The new Owner's age may not exceed our then current underwriting requirements for new certificate issues. A change in ownership of this certificate may subject you to income and gift tax.

Beneficiary

Change of Beneficiary

Before the annuity date, you may change the beneficiary or any contingent beneficiary by written request. On or after the annuity date, you may change the beneficiary or contingent beneficiary by written request if the annuity option in effect is annuity option 1, 2, 5 or 7.

A beneficiary named irrevocably may not be changed without the written consent of that beneficiary.

Payment to Beneficiary

Before making any payment, we may require evidence as to the identity, age, and other facts about any person or class designated as a beneficiary. We are entitled to make payments based on that evidence.

Certificate Values

Account Value

The account value before the annuity date will be:

- The single premium; plus
- All interest credited; less
- Any amounts previously surrendered, including any surrender charges.

Surrender Value

The surrender value is the account value less any surrender charge.

Interest

Interest is credited daily and applied to the account value from the date of issue at a rate which is never less than the minimum guaranteed accumulation interest rate as shown on the certificate information page and defined below. The certificate information page shows the credited interest rate applicable to the single premium and the guarantee period during which that rate will be credited. At the end of the guarantee period, we will declare a new credited interest rate for the next guarantee period. We will determine and fix in advance a current credited interest rate applicable to the premium plus previously credited interest.

Current effective annual interest rates may vary based on the date the premium is received or the date a new rate applies to any premium plus previously credited interest. The rate credited to any premium (or premium plus previously credited interest) will be declared or changed at the beginning of each guarantee period and will not be changed during that period.

Minimum Guaranteed Accumulation Interest Rate

The minimum guaranteed accumulation interest rate will not be lower than 1.00% or higher than 3.00%. The certificate information page shows the minimum guaranteed accumulation interest rate for the initial guarantee period. For subsequent guarantee periods, the minimum guaranteed accumulation interest rate will be determined at the beginning of each subsequent guarantee period and will not be changed during that period. That rate is equal to the 12-month average of the 5-Year Constant Maturity Treasury Rate (published by the Federal Reserve) as of the first day of the month prior to the beginning of the guarantee period, (e.g. the minimum rate for November-issued annuities is determined by the 12-month average as of October 1st), less 1.25%, rounded to the nearest 0.05%.

Guarantee Period

The guarantee period is the time period shown on the certificate information page during which the credited rate is guaranteed to remain the same. The guarantee period begins on the date of issue and subsequent guarantee periods begin immediately following the end of each prior guarantee period. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

The certificate will automatically renew into a guarantee period of the same length with a new set of identical surrender charges, unless you elect one of the options which follow.

Beginning on the first day immediately following the end of the guarantee period and ending on the thirtieth day thereafter, you may elect one of the options which follow. All elections must be by written request and received by the end of the 30-day period.

You may:

- Select an annuity option.
- Make a partial surrender with no surrender charges applied.
- Surrender this certificate in full with no surrender charges applied.

Basis of Contract Values

All benefits and values equal or exceed those required by the state in which the Contract is delivered.

Notice of Certificate Values

At least once each year, we will send you a report of the current annuity values.

Surrender

Partial Surrender

Before the annuity date, you may surrender part of this certificate's account value. Any surrender charges will be deducted from the account value.

A partial surrender, including any charge thereon, may not reduce the account value to less than \$500. Such surrenders may be made:

- On a scheduled monthly, quarterly, semi-annual, or annual systematic basis, in an amount of at least \$100 per surrender.
- On an unscheduled basis no more than four times in a certificate year, in an amount of at least \$500 per surrender.

Full Surrender

Before the annuity date, this certificate may be surrendered in full for its surrender value. The amount paid will equal the surrender value as of the date we receive your written request.

Surrender Charge

A surrender charge will be imposed on certain withdrawals and at death. The surrender charge period is equal in duration to each guarantee period. The surrender charge equals the surrender factor for the applicable year as shown on the certificate information page multiplied by the portion of the account value withdrawn. The account value withdrawn consists of the amount paid upon a surrender request, or applied to an annuity option, and the surrender charge thereon. Upon full surrender or annuitization, this is equal to the account value.

At the end of each guarantee period, there is a 30-day window following the start of the new guarantee period in which surrender charges are waived. You may withdraw some or all of your account value with no penalty.

Waiver of Surrender Charge

The surrender charge does not apply:

- If payments are made under an annuity option.
- If you surrender within 30 days following the end of each guarantee period.

Surrender (Cont'd)

Surrender Requirements

We will require:

- Your written request.
- Return of the certificate to us for a full surrender.

Deferral of Payment

We may defer payment for a period of not more than 6 months after we receive the request, as long as such deferral does not cause the certificate to violate section 72(s) of the Internal Revenue Code.

Death

Death of Owner

Ownership Succession. At your death, ownership of this certificate will pass to the person(s) living on the date of your death in the order which follows:

- Surviving joint Owner, if any.
- Beneficiary.
- Contingent beneficiary.
- Estate of the last Owner to die.

If more than one natural person succeeds to the ownership rights of this certificate, then such persons will own this certificate as joint Owners. Any instructions or designations of the prior Owner(s) will continue unless changed in accordance with this certificate by the succeeding Owner(s).

Death Before Annuity Date. If you die before the annuity date, the successor Owner(s) must fully surrender and receive a distribution of the entire proceeds of this certificate within 5 years of your death except that:

- If a natural person continues or succeeds to ownership of this certificate, such person may begin receiving annuity payments with respect to that person's proportionate interest within one year from the date of your death (or within any longer period of time permitted under the Code), provided annuity payments are distributed over such person's life or over a period not extending beyond the life expectancy of such person; and
- If the spouse (as defined under the Code) of the first Owner to die continues or succeeds to ownership of this certificate, he or she is not required to surrender his or her proportionate interest in the certificate or receive any payments until the annuity date or if earlier, until such spouse's death, in which case the **Death of Owner** provision will apply.

Death on or After Annuity Date. No distribution, other than annuity payments as scheduled, is required if you die on or after the annuity date unless you were also the last surviving annuitant, in which case this section's **Death of Annuitant** provision will apply.

Death of Annuitant

Death Before Annuity Date. Except as provided in this section's **Special Annuitant Rules for Nonnatural Owners** provision, no distribution is required nor will any death benefit be paid if an annuitant dies before the annuity date unless the deceased annuitant is also an Owner, in which case this section's **Death of Owner--Death Before**

Annuity Date provision will apply. If the last remaining annuitant dies before the annuity date, then the current Owner or Owner's designee will become the annuitant.

Death on or After Annuity Date. At the death of the annuitant(s) on or after the annuity date, the death benefit, if any, will be as described for the annuity option in effect. No death benefit will become payable until you notify us of the death of the annuitant(s), provide us with the required proof of death and other information, and, if required, return this certificate to us. A death benefit will not be paid under annuity options 3, 4, or 6, or after the guaranteed benefits have been paid.

Any death benefit due will be paid to the person(s) living on the date of such death in the order which follows:

- Owner(s) or surviving joint Owner, if any.
- Beneficiary.
- Contingent beneficiary.
- Estate of the last Owner to die.

The recipient of any death benefit may name one or more persons to receive any remaining death benefit after such recipient's death. If no such beneficiary is named, any unpaid portion of the death benefit will be paid to the deceased recipient's estate.

The death benefit may be paid in the form of a lump sum or the remaining guaranteed annuity payments, as scheduled, instead of in a lump sum. Except for a death benefit under annuity option 7, any lump sum payment will be equal to the commuted value. The commuted value is determined by discounting the remaining guaranteed annuity payments at an annually compounded interest rate(s) which is (are) 1% more than the rate(s) used by us to determine those payments. The 1% increase in the discount rate(s) results in a decrease in the value received. The commuted value will always be less than the sum of the remaining guaranteed annuity payments. The commuted value will be calculated as of the date such payment will be made.

Any election to receive a form of payment other than that provided under the annuity option in effect must be made within 60 days of the date the death benefit first becomes payable. Such amounts must also be paid within the time period required under section 72(s) of the Code.

Special Rules for Nonnatural Owners

If a nonnatural person is named as Owner, then this certificate must be fully surrendered and the entire amount distributed within five years of:

- The death before the annuity date of the annuitant or a joint annuitant; or
- A change in the annuitant or joint annuitant

These distribution requirements do not apply to a nonnatural Owner who holds this certificate as an agent for a natural person. If you are a nonnatural Owner who holds this certificate in such a representative capacity, then the distribution requirements under this section's **Death of Owner - Death Before Annuity Date** provision apply as if the Owner were the person(s) for whom you are acting as agent. You must notify us of the death of any such person.

Annuity Benefits

Annuity Payments

Annuity payments will:

- Start at the end of the first payment period following the annuity date.
- Be paid to the order of the Owner(s) or his or her (their) designee.
- Be paid on a monthly, quarterly, semi-annual, or annual basis, as chosen by you before the annuity date.
- Cease at the death of all annuitants, in which case the **Death of Annuitant - Death on or After Annuity Date** provision in the **DEATH** section may apply.

Annuity Payment Amount

The amount of annuity payments will depend on the:

- Account value as of the annuity date, less any applicable state or federal premium taxes;
- Annuity option chosen;
- Payment frequency chosen; and
- Age of the annuitant(s).

The payments will not be less than those reflected in the **Table of Guaranteed Monthly Payments**.

Misstatement of Birth Date

Before making any annuity payment, we may require proof of each annuitant's birth date. If the birth date of any annuitant is misstated, we will adjust the amount to be paid by us. It will be that which would have been paid if the correct birth date had been stated.

For misstatements which result in underpayments, we will:

- Include the full amount of the underpayment in our next payment.
- Add interest of 6% per year to that payment.

For misstatements which result in overpayments, we will:

- Spread the full amount of the overpayment over the remaining guaranteed payment period, if any, or 10 years, whichever is less, and deduct a level portion of that amount from each of those future payments.
- Charge interest of 6% per year against the balance of the amount overpaid.

Annuity Date

Unless a different date is requested in the application, this certificate will be issued with an annuity date, which is the later of:

- The certificate anniversary nearest the annuitant's, or the oldest annuitant's if a second annuitant is named, 90th birthday; or
- 10 years from the date of issue.

In no event may any annuity date be later than the certificate anniversary nearest the annuitant's, or the oldest annuitant's if a second annuitant is named, 100th birthday. This date is determined by the age of the annuitant(s) named in the application and may not be extended by a change in annuitant(s); except that this date may be based on a successor annuitant's birth date if such annuitant is the Owner and was married to the first Owner at such Owner's death.

Change of Annuity Date

The annuity date shown on the certificate Information page may be changed before such date by your written request. The new date must be after the date of such request.

Annuity Options

There are seven annuity options. You may elect to receive payments under any annuity option described in the certificate or under any other annuity option, which we may then offer. Unless another annuity option and payment frequency are requested before the annuity date, monthly payments will be made under:

- Annuity option 2 with a guaranteed period of 10 years, if there is only one annuitant.
- Annuity option 5 with 50% joint annuitant payments and a guaranteed period of 10 years, if there is a second annuitant.

We reserve the right to pay your account value in a lump sum if:

- The amount to be applied to the annuity option is less than \$2,000; or
- Any payment would be less than \$20.

Change of Annuity Option

Before the annuity date, you may change the annuity option by written request. The annuity option may not be changed on or after the annuity date.

Descriptions of Annuity Options

Descriptions of the annuity options follow. **Tables of Guaranteed Monthly Payments** for each annuity option follow this section. Any fixed or guaranteed periods under annuity options 1, 2, and 5 may not be less than 5 years nor more than 25. Any reduced rates under annuity options 4, 5, and 6 following the death of an annuitant must be based on whole percentages and in no case may be less than 25% of the joint life income amount.

Annuity Option 1 Income for a Fixed Period

Payments are guaranteed for the number of years and months chosen. If the annuitant dies before the end of the fixed period, a death benefit, consisting of a lump sum amount equal to the commuted value will be paid. The recipient of the death benefit may elect to receive the remaining guaranteed annuity payments, as scheduled, instead of the commuted value.

Annuity Benefits (Cont'd)

Annuity Option 2 Life Income With a Guaranteed Period

Payments are guaranteed for the number of years chosen. If the annuitant is alive at the end of the guaranteed period, payments will continue for as long as the annuitant is alive. If the annuitant dies before the end of the guaranteed period, a death benefit, consisting of the remaining guaranteed annuity payments, as scheduled will be paid.

Annuity Option 3 Life Income

Payments will be made for as long as the annuitant is alive. No payments will be made after the annuitant's death.

Annuity Option 4 Joint and Contingent Life Income

Payments will be made for as long as the annuitant or contingent annuitant is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and contingent annuitant are alive.
- Continue to be paid in that amount during the annuitant's lifetime at the contingent annuitant's death.
- Continue to be paid after the death of the annuitant at the reduced rate requested and for as long as the contingent annuitant survives.
- Cease at the death of both the annuitant and contingent annuitant.

Annuity Option 5 Joint and Survivor Life Income With Guaranteed Period

Payments are guaranteed for the number of years chosen. If either the annuitant or joint annuitant is alive at the end of the guaranteed period, payments will continue for as long as either is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and joint annuitant are alive.
- Continue to be paid after the death of either annuitant at the rate requested and for so long as the remaining annuitant survives.

If both the annuitant and joint annuitant die before the end of the guaranteed period, a death benefit, consisting of the remaining guaranteed annuity payments, as scheduled, at the rate which applies after the death of either annuitant, will be paid.

Annuity Option 6 Joint and Survivor Life Income

Payments will be made for as long as either the annuitant or joint annuitant is alive. The payment will:

- Be paid in the joint life income amount while both the annuitant and joint annuitant are alive.
- Continue to be paid after the death of either annuitant at the rate requested and for so long as the remaining annuitant survives.
- Cease at the death of both the annuitant and joint annuitant.

Annuity Option 7 Life Income with Lump Sum Refund at Death

Payments will be made for as long as the annuitant is alive. If the annuitant dies before the total amount of the payments made equals the value applied to this annuity option (less any applicable state or federal premium tax deductions), a death benefit, consisting of a lump sum equal to such value (less any applicable state or federal premium tax deductions) less any annuity payments previously made, will be paid.

Tables Of Guaranteed Monthly Payments*

Amount for Each \$1,000 Applied

Annuity Option 1. Income for a Fixed Period

Period (Years)	Payment	Period (Years)	Payment	Period (Years)	Payment
5	\$17.31	8	\$11.06	15	\$6.20
6	14.53	9	9.90	20	4.82
7	12.54	10	8.97	25	3.99

Annuity Option 2. Life Income With a Guaranteed Period

Number of Payments for a Guaranteed Period											
Age	120	180	240	Age	120	180	240	Age	120	180	240
50	\$3.12	\$3.10	\$3.06	60	3.92	3.84	3.70	66	4.64	4.44	4.14
55	3.47	3.43	3.36	61	4.03	3.93	3.77	67	4.79	4.55	4.21
56	3.55	3.50	3.42	62	4.14	4.03	3.85	68	4.93	4.66	4.27
57	3.64	3.58	3.49	63	4.26	4.12	3.92	69	5.09	4.77	4.34
58	3.73	3.66	3.56	64	4.38	4.23	3.99	70	5.25	4.88	4.40
59	3.82	3.75	3.63	65	4.51	4.33	4.07	75	6.15	5.42	4.64

Annuity Option 3. Life Income

Age	Payment	Age	Payment
50	\$3.13	63	4.34
55	3.50	64	4.48
56	3.58	65	4.63
57	3.67	66	4.79
58	3.77	67	4.96
59	3.87	68	5.14
60	3.98	69	5.33
61	4.09	70	5.53
62	4.22	75	6.81

*For ages, periods, and rates not shown, we will furnish the amount of payment on request. The Guaranteed Monthly Payments are based on a 1.50% effective annual interest rate and the US Annuity 2000 Table with a mortality blend of 50% male and 50% female.

Tables Of Guaranteed Monthly Payments (Cont'd)

Annuity Option 4. Joint Life Income With 50% Contingent Annuitant Payments

Annuitant Age	Contingent Annuitant					
	50	55	60	65	70	75
50	\$2.92	\$2.98	\$3.03	\$3.07	\$3.09	\$3.11
55	3.14	3.23	3.31	3.37	3.42	3.45
60	3.38	3.51	3.63	3.74	3.83	3.89
65	3.64	3.82	4.01	4.18	4.32	4.44
70	3.93	4.17	4.42	4.68	4.92	5.13
75	4.25	4.54	4.88	5.24	5.61	5.96

Annuity Option 4. Joint Life Income With 75% Contingent Annuitant Payments

Annuitant Age	Contingent Annuitant					
	50	55	60	65	70	75
50	\$2.82	\$2.91	\$2.98	\$3.03	\$3.07	\$3.10
55	2.98	3.11	3.22	3.31	3.38	3.43
60	3.14	3.31	3.48	3.63	3.75	3.84
65	3.29	3.52	3.75	3.98	4.18	4.34
70	3.44	3.71	4.02	4.34	4.66	4.94
75	3.57	3.89	4.27	4.70	5.16	5.61

Annuity Option 5. Joint and 50% Survivor Life Income With a 10 Year Guaranteed Period

Annuitant Age	Contingent Annuitant					
	50	55	60	65	70	75
50	\$3.13	\$3.31	\$3.51	\$3.74	\$4.00	\$4.29
55	3.31	3.50	3.72	3.98	4.28	4.62
60	3.51	3.72	3.98	4.28	4.62	5.02
65	3.74	3.98	4.28	4.63	5.03	5.50
70	4.00	4.28	4.62	5.03	5.52	6.07
75	4.29	4.62	5.02	5.50	6.07	6.74

Tables Of Guaranteed Monthly Payments (Cont'd)

Annuity Option 5. Joint and 75% Survivor Life Income With a 10 Year Guaranteed Period

Annuitant Age	Joint Annuitant					
	50	55	60	65	70	75
50	\$2.92	\$3.06	\$3.19	\$3.33	\$3.46	\$3.59
55	3.06	3.23	3.41	3.58	3.75	3.92
60	3.19	3.41	3.63	3.87	4.10	4.31
65	3.33	3.58	3.87	4.17	4.48	4.78
70	3.46	3.75	4.10	4.48	4.90	5.32
75	3.59	3.92	4.31	4.78	5.32	5.88

Annuity Option 5. Joint and 100% Survivor Life Income With a 10 Year Guaranteed Period

Annuitant Age	Joint Annuitant					
	50	55	60	65	70	75
50	\$2.73	\$2.84	\$2.93	\$3.00	\$3.05	\$3.08
55	2.84	3.00	3.14	3.25	3.34	3.40
60	2.93	3.14	3.34	3.53	3.68	3.78
65	3.00	3.25	3.53	3.80	4.04	4.24
70	3.05	3.34	3.68	4.04	4.41	4.73
75	3.08	3.40	3.78	4.24	4.73	5.21

Annuity Option 6. Joint and 50% Survivor Life Income Payments

Annuitant Age	Joint Annuitant					
	50	55	60	65	70	75
50	\$3.13	\$3.31	\$3.51	\$3.74	\$4.00	\$4.29
55	3.31	3.50	3.72	3.99	4.29	4.62
60	3.51	3.72	3.98	4.28	4.63	5.02
65	3.74	3.99	4.28	4.63	5.04	5.51
70	4.00	4.29	4.63	5.04	5.53	6.11
75	4.29	4.62	5.02	5.51	6.11	6.81

Tables Of Guaranteed Monthly Payments (Cont'd)

Annuity Option 6. Joint and 75% Survivor Life Income Payments

Annuitant Age	Joint Annuitant					
	50	55	60	65	70	75
50	\$2.92	\$3.06	\$3.19	\$3.33	\$3.46	\$3.59
55	3.06	3.23	3.41	3.58	3.76	3.92
60	3.19	3.41	3.63	3.87	4.10	4.32
65	3.33	3.58	3.87	4.18	4.49	4.81
70	3.46	3.76	4.10	4.49	4.92	5.36
75	3.59	3.92	4.32	4.81	5.36	5.96

Annuity Option 6. Joint and 100% Survivor Life Income Payments

Annuitant Age	Joint Annuitant					
	50	55	60	65	70	75
50	\$2.73	\$2.84	\$2.93	\$3.00	\$3.05	\$3.08
55	2.84	3.00	3.14	3.26	3.34	3.41
60	2.93	3.14	3.34	3.53	3.68	3.80
65	3.00	3.26	3.53	3.80	4.05	4.26
70	3.05	3.34	3.68	4.05	4.43	4.77
75	3.08	3.41	3.80	4.26	4.77	5.30

Annuity Option 7. Life Income With Lump Sum Refund at Death

Age	Payment	Age	Payment	Age	Payment
50	\$2.93	60	\$3.53	66	\$4.04
55	3.20	61	3.61	67	4.14
56	3.26	62	3.69	68	4.24
57	3.32	63	3.77	69	4.35
58	3.39	64	3.86	70	4.47
59	3.46	65	3.95	75	5.12

Endorsements

Entries on this page are to be made only by us at our home office. No other entries will be recognized.

Waiver of Surrender Charge Rider - Nursing Home Confinement

This rider is a part of the Certificate to which it is attached.

Definitions	<u>Annuitant</u> . The Annuitant's name as shown on page 3 of the Certificate.
	<u>You, Your</u> . The Owner(s) of the Certificate.
	<u>Nursing Home</u> . A state-licensed, nursing long-term care facility that provides skilled, continuous nursing care or service under the supervision of a licensed nurse or physician.
Effective Date	This rider's effective date is the Certificate's Date of Issue.
Written Request	We will require a written request for the Waiver of Surrender Charge Benefit .
Waiver of Surrender Charge Benefit	In addition to the circumstances stated in the Certificate, the surrender charge does not apply if you are confined to a nursing home provided:
	<ul style="list-style-type: none">• Confinement to such nursing home first begins at least 1 year after the Certificate's Date of Issue;• Confinement has continued for at least 60 consecutive days;• The surrender is made while you are confined; and• Written proof of confinement is received at our home office.
Nonparticipating	Dividends are not payable.
Termination of Rider	You may terminate this rider at any time by written request.

Signed for the Company

Fidelity & Guaranty Life Insurance Company



Lee Launer
President

Waiver of Surrender Charge Rider - Terminal Illness

This rider is a part of the Certificate to which it is attached.

Definitions

Annuitant. The Annuitant's name as shown on page 3 of the Certificate.

You, Your. The Owner(s) of the Certificate.

Physician. A doctor of medicine who is:

- Duly qualified;
- Licensed in the United States of America; and
- Performing within the scope of his or her license.

A physician must not be: you; the Annuitant; or the brother, sister, parent, spouse or child of either you or the Annuitant or any spouse of any of the above.

Terminal Illness. Illness or physical condition that results in your having a life expectancy of 12 months or less.

Effective Date

This rider's effective date is the Certificate's Date of Issue.

Written Request

We will require a written request for the **Waiver of Surrender Charge Benefit**.

Waiver of Surrender Charge Benefit

In addition to the circumstances stated in the Certificate, the surrender charge does not apply if you have a Terminal Illness provided:

- The Terminal Illness is diagnosed at least 1 year after the Certificate's Date of Issue; and
- Written proof of the Terminal Illness is received at our home office. This proof will include, but is not limited to, certification by a physician who provides medical care to you in connection with your Terminal Illness. We reserve the right to obtain a second medical certification, at our expense, from a physician selected by us.

Nonparticipating

Dividends are not payable.

Termination of Rider

You may terminate this rider at any time by written request

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Lee Launer
President

Waiver of Surrender Charge Rider - Unemployment

This rider is a part of the certificate to which it is attached.

Effective Date	This rider's effective date is the certificate's Date of Issue.
Written Request	We will require a Written Request for the Waiver of Surrender Charge Benefit .
Unemployment	<p>You are considered to be unemployed if you:</p> <ul style="list-style-type: none">• Are registered with your state unemployment office or other recognized employment agency; and• Have not resigned, retired (whether voluntary or mandatory), or voluntarily forfeited your salary, wages, or employment income.
Waiver of Surrender Charge Benefit	<p>In addition to the circumstances stated in the certificate and in any rider which is part of the certificate, the surrender charge does not apply if you are unemployed, provided:</p> <ul style="list-style-type: none">• You are under age 65 at the time of your Written Request;• Unemployment begins after the certificate's Date of Issue;• Unemployment has continued for at least 30 consecutive days;• The surrender request is made while you are unemployed; and• Written proof of unemployment satisfactory to us is received at our Home Office.
Nonparticipating	Dividends are not payable.
Termination of Rider	This rider will end when you reach age 65.

Signed for the Company at Baltimore, Maryland.

Fidelity & Guaranty Life Insurance Company



Lee Launer
President

Waiver of Surrender Charge Rider – Death of Owner

This rider is part of the Certificate to which it is attached. It is subject to the terms, conditions and provisions contained in the Certificate.

The following is added to the **Waiver of Surrender Charge** provision in the **SURRENDER** section.

Waiver of Surrender Charge In addition to the circumstances stated in the Certificate, the surrender charge does not apply after the death of an Owner, unless the spouse of the first Owner to die continues or succeeds to ownership of the Certificate.

The following is added to the **Death of Owner** provision in the **DEATH** section.

Surrender charges are waived after the death of an Owner, unless the spouse of the first Owner to die continues or succeeds to ownership of the Certificate.

Effective Date This rider is effective on the same day as the Certificate is effective.

Nonparticipating Dividends are not payable.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Lee Launer
President

Market Value Adjustment Rider

The rider provides that any excess withdrawal (that is, any withdrawal in excess of permitted free withdrawals) will be subject to the application of a market value adjustment. A positive market value adjustment will decrease the certificate's surrender value, and a negative market value adjustment will increase its surrender value. This rider is part of the certificate to which it is attached. It is subject to the terms, conditions, and provisions contained in the certificate. This rider will supercede any conflicting provisions of the certificate.

Definitions

Market Value Adjustment Period

As shown on the certificate information page, the market value adjustment period is the same time period as the guarantee period. This period repeats exactly like the surrender charge period repeats. The rider is in effect throughout the duration of the certificate except during the 30-day period following the end of each guarantee period.

Surrender Request. Any request to surrender, in full or in part, or to make payments under an annuity option.

Market Value Adjustment Factor. This factor is calculated as of the date we receive the surrender request and is

$$1 - \left(\frac{1 + A}{1 + B + .0025} \right)^{\frac{N}{12}}, \text{ where:}$$

- A and B are index rates (based on the Treasury Constant Maturity Series published by the Federal Reserve) for a security with time to maturity equal to the market value adjustment period;
- A is the index rate determined as of the beginning of the current market value adjustment period;
- B is the index rate determined as of the date we receive the surrender request; and
- N is the number of months remaining to the end of current market value adjustment period, rounded up to the next higher number of months.

Straight line interpolation is used to determine the index rate for a period to maturity not quoted. If the index rates (based on the Treasury Constant Maturity Series published by the Federal Reserve) are discontinued, or if we are unable to utilize them, or if the calculation is substantially changed, we may substitute another method of determining the index rates and notify you at your last known address.

Effective Date

The rider's effective date is the certificate's date of issue.

Market Value Adjustment

When we receive a surrender request, the portion of the account value withdrawn or applied to an annuity option will have a market value adjustment applied in addition to any surrender charge.

The market value adjustment equals the Market Value Adjustment Factor times:

- The account value withdrawn or applied to an annuity option, less
- An amount equal to that portion of the account value which can be withdrawn without surrender charge.

The market value adjustment can be positive or negative.

Maximum Market Value Adjustment

The net total of all market value adjustments and surrender charges will not reduce the surrender value to an amount which is less than 87.5% of the premiums paid accumulated at the minimum guaranteed accumulation interest rate, less surrenders accumulated at the minimum guaranteed accumulation interest rate. The minimum guaranteed accumulation interest rate for the initial guarantee period is shown on the certificate information page. The minimum guaranteed accumulation interest rate for any subsequent guarantee periods will be determined as stated in the **Minimum Guaranteed Accumulation Interest Rate** provision.

Nonparticipating

Dividends are not payable.

Rider Termination

This rider will end on the same day that the certificate ends.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Lee Launer
President

Free Surrender – Partial Withdrawal of Interest

This rider is a part of the Certificate to which it is attached. It is subject to the terms, conditions, and provisions contained in the Certificate.

The SURRENDER section is amended to add the following provision:

Free Surrender - Interest Only In addition to the circumstances stated in the Certificate, a portion of the account value withdrawn will not be subject to a surrender charge. The amount that can be surrendered without charge is an amount equal to:

- All interest which has accrued under the Certificate, less
- Interest previously surrendered which was not subject to surrender charges.

Withdrawals are considered to be withdrawn from the interest which has accrued first and the premium second.

Effective Date This rider is effective on the same day as the Certificate is effective.

Termination of Rider This rider will terminate when the Certificate terminates.

Nonparticipating Dividends are not payable.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Lee Launer
President

Annuity Application

Fidelity & Guaranty Life Insurance Company - Home Office: Baltimore, Maryland
Administrative Office: P.O. Box 81497; Lincoln, NE 68501-81497

Owner(s)

Name: [REDACTED]
SSN or TAX ID: [REDACTED]
☐ Male ☒ Female Birth Date: 1/5/52
Address: [REDACTED] 1111 11th St NE
Phone No.: [REDACTED] 68656
Identification No.: [REDACTED] State: IL
Type of Identification: ☒ State Issued ☐ Immigration ☐ Military
☐ Passport ☐ Other

Joint Owner (if any): _____
SSN or TAX ID: _____
☐ Male ☐ Female Birth Date: _____
Address: _____
Phone No.: _____
Relationship to Owner: _____
Identification No.: _____ State: _____
Type of Identification: ☐ State Issued ☐ Immigration ☐ Military
☐ Passport ☐ Other

Annuitant(s) (if other than Owner)

Name: _____
SSN or TAX ID: _____
☐ Male ☐ Female Birth Date: _____
Address: _____
Phone No.: _____
Identification No.: _____ State: _____
Type of Identification: ☐ State Issued ☐ Immigration ☐ Military
☐ Passport ☐ Other

Joint Annuitant (if any): _____
SSN or TAX ID: _____
☐ Male ☐ Female Birth Date: _____
Address: _____
Phone No.: _____
Identification No.: _____ State: _____
Type of Identification: ☐ State Issued ☐ Immigration ☐ Military
☐ Passport ☐ Other

Beneficiary

☒ Primary ☐ Contingent

Name: [REDACTED] SSN: [REDACTED]
Address: [REDACTED] West Bend WI 53090 Birth Date: [REDACTED] 7/4
Phone No.: [REDACTED]

☐ Primary ☐ Contingent

Name: _____ SSN: _____
Address: _____ Birth Date: _____
Phone No.: _____

Plan

☒ Nonqualified ☐ Traditional IRA ☐ Roth IRA ☐ SEP IRA ☐ Tax-Sheltered Annuity ☐ Other (specify plan type): _____

Premium

Initial/Single Premium Paid: (premium paid with application) \$ 30,000

Replacement

Do you have an existing life insurance or annuity policy? ☒ Yes ☐ No

Will the annuity applied for replace or change an existing life insurance or annuity policy? ☐ Yes ☒ No

If a 1035 exchange, attach applicable forms. Exchange Amount: \$ _____

Policy/Certificate No.: _____ Company: _____

Optional Riders

Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) ☒ Yes ☐ No

Note, optional riders may have charges and fees.

Special Instructions

Issue at 4.2% - 5 years fixed
Money to be wired

Annuity Application

Fidelity & Guaranty Life Insurance Company - Home Office: Baltimore, Maryland
Administrative Office: P.O. Box 81497; Lincoln, NE 68501-81497

Signature(s)

I (We) have read the statements made in this application. To the best of my (our) knowledge and belief, the statements made are complete, true, and correctly recorded. I (We) understand that: a copy of this application may form a part of any annuity issued; the annuity will not take effect until delivered to the Owner; no agent has the authority to modify any annuity issued; and there are terms, conditions, charges, and fees for any optional rider selected.

I (We) understand that I (We) have applied for an indexed annuity. I (We) have received a copy of the Company's disclosure material for this annuity. I (We) understand that: while the values of the annuity may be affected by an external index, the annuity does not directly participate in any stock, bond, or equity investments; any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties; and the annuity describes how the minimum guaranteed surrender values and indexed interest credits are calculated.

I (We) understand that the Company offers indexed annuity products with different features and benefits. I (We) can also apply for any of those products by contacting the Company or one of its agents.

I (We) certify, under penalties of perjury, that I am a (we are) U.S. Citizen(s) or resident(s) of the U.S. (includes U.S. resident aliens) and that the taxpayer identification number(s) is (are) correct. I (We) understand that federal law requires all financial institutions to obtain identity information in order to verify my (our) identity(ies) and I (we) authorize its use for this purpose. This information includes, but is not limited to, the name(s), residential address(es), date(s) of birth, Social Security or taxpayer identification number(s), and any other information necessary to sufficiently verify identity(ies). I (We) understand that failure to provide this information could result in the application being rejected. Third party sources may be used to verify the information provided.

→ Signed at: Chicago, IL Date: 4/17/17
→ Signature of Owner: [Redacted]
→ Signature of Joint Owner: [Redacted]
→ Signature of Annuitant: _____
→ Signature of Joint Annuitant: _____

Agent

Does the applicant have an existing life or annuity policy? ☒ Yes ☐ No

To the best of your knowledge, does this application replace or change existing life insurance or annuities? ☐ Yes ☒ No

I attest that I have witnessed all signatures. I certify that the Company's disclosure material has been presented to the applicant and a copy was provided to the applicant. I have not made any statements which differ from this material nor have I made any guarantees or promises about the expected future values of the annuity. I have received a copy of, have carefully read and complied with the applied for annuity's training manual.

I have verified the identity of the Owner, joint Owner, annuitant and joint annuitant through an examination of a state or federal government photo identification card provided by the Owner, joint Owner, annuitant or joint annuitant such as a driver's license or passport.

I have truly and accurately recorded on this application the information provided by the applicant.

Agent's Signature: [Signature] Date: 4/17/17
Print Agent's Name: Daniel M. Rosenbaum Fidelity & Guaranty Life Agent No.: _____
Agent's License No. (required only in FL): _____ Agent's Phone No.: 847-509-5090
Agent's Fax No.: 847-531-1305 Agent's Email Address: dgr & arsmgna@gsf.com

Certificate Information (Cont'd)

Policy Number: L9742286

Table Of Guaranteed Values

Full Certificate Years	End Of Year Account Value	End Of Year Surrender Value*	Surrender Factor**
1	31,260.00	28,560.00	9.00%
2	32,572.92	30,072.12	8.00%
3	33,940.98	31,660.88	7.00%
4	35,366.50	33,330.05	6.00%
5	36,851.89	35,083.57	5.00%
6	37,220.40	33,903.73	9.00%
7	37,592.60	34,614.97	8.00%
8	37,968.52	35,337.04	7.00%
9	38,348.16	36,070.05	6.00%
10	38,731.64	36,814.24	5.00%
11	39,118.95	39,118.95	0.00%
12	39,510.13	39,510.13	0.00%
13	39,905.23	39,905.23	0.00%
14	40,304.28	40,304.28	0.00%
15	40,707.32	40,707.32	0.00%
16	41,114.39	41,114.39	0.00%
17	41,525.53	41,525.53	0.00%
18	41,940.78	41,940.78	0.00%
19	42,360.18	42,360.18	0.00%
20	42,783.78	42,783.78	0.00%

Values are based on:

The single premium paid as shown on the certificate information page.

Interest credited during the guarantee period at the interest rates shown on the certificate information page and at the minimum guaranteed accumulation interest rate thereafter.

Renewal of the guarantee period and identical surrender charges.

No partial surrenders are made.

Guaranteed cash surrender values illustrated are prior to the application of a market value adjustment.

* For any certificate year and at the end of certificate years not shown are calculated on the same basis. They will be furnished on request.

Surrender value assumes your written request for surrender is not received within 30 days following the end of each guarantee period. If your written request for surrender is received by us within 30 days following the end of each guarantee period, the surrender value will equal the account value.

There is no surrender factor applied if your written request for surrender is received within 30 days following the end of each guarantee period.

Nonparticipating: dividends are not payable

SINGLE PREMIUM DEFERRED ANNUITY
